

CHAPTER 13 PLAN
UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI

Debtor: Edward Downey SSN: XXX-XX-8557
 Joint Debtor: Mickey Downey SSN: XXX-XX-6599
 Address: 3665 Knox Road
Toombs, MS 39364

CASE NO. _____
 Median Income: Above Below

THIS PLAN DOES NOT ALLOW CLAIMS. Creditors must file a proof of claim to be paid under any plan that may be confirmed. The treatment of ALL secured and priority debts must be provided for in this plan.

PAYMENT AND LENGTH OF PLAN

The plan period shall be for a period of 60 months, not to be less than 36 months for below median income debtor(s), or less than 60 months for above median income debtor(s).

(A) Debtor shall pay \$ 624.00 (monthly, semi-monthly, weekly, or bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:

Avery Product
4100 Hwy 45N
Meridian, MS 39301

(B) Joint Debtor shall pay \$ 624.00 (monthly, semi-monthly, weekly, or bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:

Avery Product
4100 Hwy 45N
Meridian, MS 39301

PRIORITY CREDITORS.

Filed claims which are not disallowed are to be paid in full or as ordered by the Court as follows:

Internal Revenue Service: \$ 3,175.00 at \$ 52.92 /month
 Mississippi Dept. of Revenue: \$ _____ at \$ _____ /month
 Other/ _____ : \$ _____ at \$ _____ /month

DOMESTIC SUPPORT OBLIGATION. DUE TO:

Michelle Estes
273 Byrd Ave.
Piladelphia, MS 39350

POST PETITION OBLIGATION: In the amount of \$ 187.68 per month beginning 10/2015.
 To be paid direct, through payroll deduction, or through the plan.

PRE-PETITION ARREARAGE: In the total amount of \$ _____ through _____ which shall be paid in the amount of \$ _____ per month beginning _____.
 To be paid Direct, through payroll deduction, or through the plan.

HOME MORTGAGES. All claims secured by real property which are to be paid through the plan shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed herein, subject to the start date for the continuing monthly mortgage payment proposed herein.

Mtg pmts to Wells Fargo Hm Mtg Beginning 11/2015 @ \$ 554.00 Plan Direct
 Mtg pmts to _____ Beginning _____ @ \$ _____ Plan Direct
 Mtg pmts to _____ Beginning _____ @ \$ _____ Plan Direct

Mtg arrears to Wells Fargo Hm Mtg Through 10/2015 \$ 2,216.00 @ \$ 36.93 /mo
 Mtg arrears to _____ Through _____ \$ _____ @ \$ _____ /mo
 Mtg arrears to _____ Through _____ \$ _____ @ \$ _____ /mo

Debtor's Initials EJD

Joint Debtor's Initials MJD

Chapter 13 Plan, Page 1 of _____

MORTGAGE CLAIMS TO BE PAID IN FULL OVER PLAN TERM:

Creditor: _____ Approx. amt. due: _____ Int. Rate: _____
 Property Address: _____ Are related taxes and/or insurance escrowed Yes No

Creditor: _____ Approx. amt. due: _____ Int. Rate: _____
 Property Address: _____ Are related taxes and/or insurance escrowed Yes No

NON-MORTGAGE SECURED CLAIMS. Creditors that have filed claims that are not disallowed are to retain lien(s) pursuant to 11 U.S.C. § 1325(a)(5)(B)(i)(I) until the payment of the debt determined as under non-bankruptcy law or discharge. Such creditors shall be paid as secured claimants the sum set out below or pursuant to other order of the Court. The portion of the claim not paid as secured shall be treated as a general unsecured claim.

CREDITOR'S NAME	COLLATERAL	910* CLM	APPROX. AMT. OWED	INT. RATE	PAY VALUE OR AMT. OWED
Chrysler Capital	2012 Nissan Versa S	✓	\$13,843.00	5%	AMT. OWED
Capital One Auto Finance	2011 Dodge Nitro SE		\$10,920.00	5%	AMT. OWED
Town Finance	Household Goods		\$2,937.00	5%	VALUE
Republic Finance	Household Goods		\$900.00	5%	VALUE

* The column for "910 CLM" applies to both motor vehicles and "any other thing of value" as used in the "hanging paragraph" of 11 U.S.C. § 1325

SPECIAL CLAIMANTS including, but not limited to, co-signed debts, abandonment of collateral, direct payments by Debtor, etc. For all abandoned collateral Debtor will pay \$0.00 on the secured portion of the debt. Where the proposal is for payment, creditor must file a proof of claim to receive proposed payment.

CREDITOR'S NAME	COLLATERAL	APPROX. AMT. OWED	PROPOSED TREATMENT

STUDENT LOANS which are not subject to discharge pursuant to 11 U.S.C. §§ 523(a)(8) and 1328(c) are as follows (such debts shall not be included in the general unsecured total):

CREDITOR'S NAME	APPROX. AMT. OWED	CONTRACTUAL MO. PMT.	PROPOSED TREATMENT

SPECIAL PROVISIONS which may apply to any or all payments to be paid through the plan, including, but not limited to, adequate protection payments:

GENERAL UNSECURED CLAIMS total approximately \$ 19,730.00. Such claims must be *timely filed* and not disallowed to receive payment as follows: IN FULL (100%), 2 %(percent) MINIMUM, or a total distribution of \$, with the Trustee to determine the percentage distribution. *Those general unsecured claims not timely filed shall be paid nothing, absent order of the Court.*

Debtor's Initials EJD

Joint Debtor's Initials AM 10/10

Chapter 13 Plan, Page 2 of

Total attorney fee charged: \$ 3,200.00
Attorney fee previously paid: \$ 325.00
Attorney fee to be paid in plan: \$ 2,875.00

The payment of administrative costs and aforementioned attorney fees are to be paid pursuant to Court order and/or local rules.

Automobile Insurance Co/Agent
MS Auto Ins./Donald Pullian
3103 HWY 39N
Meridian, MS 39301

Telephone/Fax: 601-679-0000

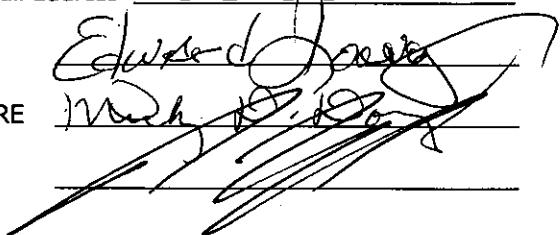
DATED: September 18, 2015 DEBTOR'S SIGNATURE

JOINT DEBTOR'S SIGNATURE

ATTORNEY'S SIGNATURE

Attorney for Debtor (Name/Address/Phone/Email)
Douglas M. Engell
P.O. Box 309
Marion, MS 39342

Telephone No. 601-693-6311
Facsimile No. 601-639-6399
Email address dengell@dougenell.com



Chapter 13 Plan, Page 3 of _____

Effective: October 1, 2011